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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Simon Hache

Serial No.: 09/638,943

Filing Date: August 15, 2000

For: LENDING MODEL

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2800 S.W. Third Avenue
Historic Coral Way
Miami, Florida 33129

Honorable Commissioner of Patents and Trademarks

Washington, D.C. 20231

Dear Sir:

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CERTIFICATE OF MAILING

I HEREBY CERTIFY that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner of Patents and Trademarks, Washington, D.C. 20231, this 15 day of March, 2002.

Respectfully submitted,

MALLOY & MALLOY, P.A.
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Miami, Florida 33129
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By:

Peter A. Matos
Reg. No. 37,884

Date:

3/15/02

#3 aw
6-13-02



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Simon Hache

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2800 S.W. Third Avenue
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March 17, 2002

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Honorable Commissioner of Patents and Trademarks

MAR 29 2002

Washington, D.C. 20231

Technology Center 2100

Dear Sir:

PRELIMINARY AMENDMENT

This Amendment is submitted on a preliminary basis prior to Applicant receiving any substantive Office Action on the merits of the above referenced Application.

In the Title

Delete the existing title and substitute therefore the new title: "BI-CURRENCY DEBT CONTRACT SYSTEM AND PROCEDURE".

In the Drawings

Please amend Figures 1 and 2 of the drawings as indicated in red on the attached photocopies.